

THE CREDIT WORLD

THE OFFICIAL ORGAN OF THE

*Retail Credit Men's
National Association*

INCORPORATED

VOLUME VIII

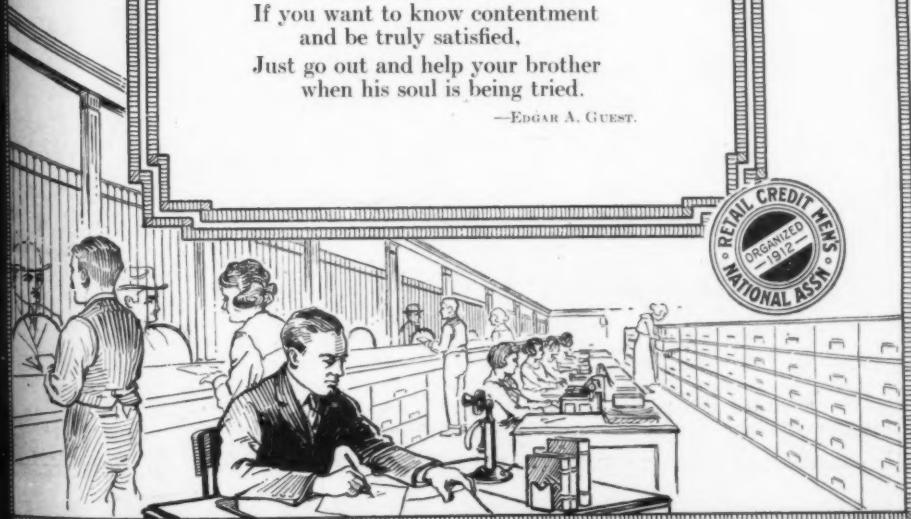
NUMBER 6

FEBRUARY, 1920

WORTH WHILE

There's no such satisfaction
as the satisfaction true
Which comes from helping others,
in the work they have to do,
And there's no such thrill of gladness
like that sweet and happy thrill
Which is born of helping others
who are trudging up the hill;
If you want to know contentment
and be truly satisfied,
Just go out and help your brother
when his soul is being tried.

—EDGAR A. GUEST.



ACCURACY CREATES PROFITS

ERRORS MAKE LOSSES

The Ellis Book Keeping Machine

Protects Your Profits by Preventing Errors of all Kinds Incidental to Bookkeeping by Hand. It will Save 50% of Your Present Book-keeping Cost and Economize 33% in Office Space.

You get your monthly balances because the machine automatically prints its totals and proves each day's work

Used by large Banks, Insurance Companies, Specialty Shops and Department Stores throughout the United States



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THE CREDIT WORLD

OFFICIAL ORGAN OF THE

RETAIL CREDIT MEN'S NATIONAL ASSOCIATION

EXECUTIVE OFFICES: EQUITABLE BUILDING, ST. LOUIS, MO.

ISSUED MONTHLY BY

DAVID J. WOODLOCK, EDITOR, ST. LOUIS, MO.

SUBSCRIPTION—FIVE DOLLARS PER YEAR TO INDIVIDUAL MEMBERS
THREE DOLLARS PER YEAR TO MEMBERS OF AFFILIATED ASSOCIATIONS

Entered as second-class matter, November 4, 1916, at postoffice at St. Louis, Mo., under act of March 3, 1879.

OFFICERS FOR 1919-20

President—Franklin Blackstone, Cr. Mgr. Jos. Horne Co., Pittsburgh, Pa.

First Vice-President—G. A. Lawo, Cr. Mgr. John Gerber Co., Memphis, Tenn.

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Secretary—D. J. Woodlock, Equitable Building, St. Louis, Mo.

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Sec'y Retail Credit Men's Assn.

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St. Louis, Mo.

D. M. Strauss

D. M. Strauss & Co.

Birmingham, Ala.

W. V. Trammell

Sec'y and Treas. Merchants Credit Assn.

I am an Optimist. Always want to be one, because an optimist sees the bright side of life.

The chief joy of Childhood is Optimism. The youth looks out upon a world of sunshine and green fields. Each of us likes to recall the days when life was one grand sweet song. When we built castles in the air and whispered sweet nothings to the girl of our dreams, with never a thought of the obstacles we meet, with the coming of manhood and responsibility.

I want to be an Optimist, because it makes life much easier if we see only the good things, but I cannot help sounding a warning at this time to Credit Men to "Watch Their Step." To use Colonel Roosevelt's famous expression, "Tread softly but carry a Big Stick." Let the big stick be Prompt Collections, sell all you can on credit, but Collect Promptly, and you will be prepared for any emergency.

Reports from all over the country indicate that Collections are good. Keep them good. The Public is beginning to understand that Credit is a matter of accommodation, and bills should be paid as promptly as a note at the Bank.

The business pendulum has swung to the end of the prosperity side of the quadrant. How long it will take to travel back and how far it will go on the other side, no man can tell, but just as sure as the rising of the Sun, it will swing back.—So a word to the wise.—Be Prepared.

DAVID J. WOODLOCK,
Executive Secretary.

"PAY-UP WEEK" IN TULSA, JANUARY 5 TO 10, 1920

By J. C. Rayson, Credit Manager, Associated Retail Credit Men of Tulsa.

During the last week in November the credit users of Tulsa awoke to the fact that something was going to happen in the "wonder" city. The first intimation came through "stories" in the local papers. There wasn't any "adv" at the end of the stories either, so Mr. Credit Customer decided that they were news and read them. They were news, their message was that every week in Tulsa is pay up week, but notwithstanding this fact the retail credit managers of the city had decided to designate and set aside a special week for the paying of all old accounts or for the arrangement for payment of such accounts. In other words, there would be a grand old home coming and get together meeting of creditors and debtors.

It was even intimated that if 75% of all the old debts in Tulsa were paid the amount of money put into circulation would almost float a Liberty Loan.

The next step was the publication of letters of endorsement from the Ministers' Society, Chamber of Commerce, Y. M. C. A., Lyons, Kiwanis, Advertising and City Clubs, and other civic organizations, offering their co-operation in the campaign. About the middle of December the Mayor of Tulsa, Mr. C. H. Hubbard issued a statement endorsing "Pay Up Week" and urging everyone in the city to co-operate by paying at least one bill that they owed to someone else.

Then the statements from the stores began to arrive and each customer found a little four-page folder, attractively printed on a good grade of paper, which informed him on the cover that contained inside were a personal message and an appeal. Fifty-five members used these folders in statements and packages. The subject matter inclosed was "I Am Credit" and a list of "Credit Don'ts," the first a message, the last an appeal that the don't be observed. This material was adopted from the Dallas and Oklahoma City campaigns. We searched our brains (what few we have) but honestly could find nothing better to suit the occasion. Page four of our folder contained a simple explanation of "Pay Up Week," a suggestion for a New Year's resolution and was signed by the association. Twenty-five thousand of these were distributed to credit users in this way by the members. Of course there was quite a bit of duplication but that's one thing that makes the insert valuable.

Between January 1st and 10th the banks distributed another twenty-five thousand of the folders by placing them in the statements which are issued to customers each month. Arrangements for this were made through the courtesy and co-operation of the Tulsa Clearing House Association and its member banks. The banks though were interested too, and in all our publicity we emphasized the fact that "Pay Up Week" is not merely a collection scheme of the merchants, but is a community move for the betterment of general business conditions.

On Sunday, January 4th, the Tribune published a double page ad, the "Pay Up Week" ad in the center of each page being furnished by the association and the "Sig cut" ads surrounding this furnished by the members at five dollars each, the center ads costing nothing, their cost being figured in the five-dollar ads.

On Monday, January 5th, twenty-inch ads appeared in both local papers, and a local magazine carried twenty inches. They were arranged in such a style that they would attract more attention than lots of page ads; then, too, they were really announcements or messages instead of ads, as the people were prepared for them. During the week four more twenty-inch ads were used in each paper and one more in the magazine, making in all two hundred inches of newspaper space and forty inches of magazine space for the entire campaign, aside from the double page of "sig cuts" in the Tribune. Ever hear of a big campaign being conducted on that amount of paid display space? We did this one and got results. We are not saying of course that we wouldn't get greater results from more space. We will try that in nineteen twenty-one.

But we might add also if it hadn't been for the fact that we carry on a constant pay-up campaign throughout the year, we would necessarily have needed more publicity to put our special Pay Up Week across. As it was, the special week's campaign simply formed the acme of the whole year's publicity on the subject. The newspapers have co-operated with us and the credit men are deeply grateful to the editorial staff of the Tulsa Tribune, the Tulsa World and the American Saturday Night for their part in the work. Throughout the year we received publicity in these papers with this kind of headings: "YOUR EARS BURN? IT'S THE CREDIT MEN TALKING DEBT." "LOCAL RETAIL CREDIT MEN MEET EVERY FRIDAY TO DISCUSS CHECKS AND DELINQUENT PAYMENTS," etc.

On the first month of each quarter during the year the credit men issued a statement insert. Each time the wording and color of the paper is changed although the general message is the same. They are mainly for the purpose of impressing on the mind of the customer that "all bills are due and should be paid not later than the 10th of the month following date of purchase." Following is a typical example of these inserts; it is printed on yellow paper in green ink (a startling combination):

Notice to All Credit Users

A merchant's goods, a banker's money, and a professional man's time, are his stock in trade, and he is entitled to have his terms respected.

The terms of the retail stores and professional men in Tulsa are payment in full not later than the 10th of the month following date of purchase.

Retail Merchants' Association and Associated Retail Credit Men of Tulsa, Okla.

Complete Daily Credit Data with Elliott-Fisher

An Elliott-Fisher System offers the credit manager complete data on all sales and payments. It gives him daily balances, purchases, credits, all itemized. It gives him the whole story of yesterday's business **today**, in alphabetical order, by ledger sections, in the Elliott-Fisher Proof Sheet, written at one operation with ledger and statement.

When the bookkeeping is handled on Elliott-Fisher machines the credit man has immediate reference to all customers' accounts. He can see at a glance what they bought, when they bought, when and how much they pay, and their balances due. He has a daily report of over-limit accounts for guidance in watching ledger sheets.

He has exact, daily information on slow payers and extravagant buyers to aid him in keeping his credit information file up-to-date and in his efforts to prevent over-due accounts.

Moreover, with an Elliott-Fisher system he can get all these results with a smaller force, in less time, and at far less cost than in any other way. Plenty of retail stores have proved this in practice.

Elliott-Fisher fits any business, any accounting need. "The Efficient Credit Man" outlines some of the ways in which Elliott-Fisher machines can be of help to the credit manager. It is sent free on request.

ELLIOTT-FISHER COMPANY

HARRISBURG, PA.

BRANCHES IN 100 CITIES

Elliott-Fisher

Bank Bookkeeping Machine



RETAIL CREDIT ASSOCIATION OF SACRAMENTO, CALIFORNIA, HAVE FLOAT IN TRADE PARADE

Above is a flashlight photo of the float entered by the Retail Credit Men of Sacramento in a parade held recently. It received honorable mention by the City Press and was enthusiastically applauded by the audience. Mr. S. M. Camp, Credit Manager of Sherman-Clay & Co., who is President of the Sacramento Association, writes the merchants are backing their credit men to the limit and have nicknamed the association "The Watch Dog of the Ledgers."

The offices of the association are always ready to give any information they possess to any credit man, and it is expected the entire Sacramento Association will shortly affiliate with our national body. They are already planning to send several delegates to the Detroit Convention.

PRESIDENT BLACKSTONE ENDORSES "BLACK ART" FILM.

Mr. D. J. Woodlock, Executive Secretary, Retail Credit Men's National Association, Equitable Building, St. Louis, Mo.

Dear Mr. Woodlock: At the meeting of the Retail Credit Men's Association of Pittsburg, held at the Hotel Chatham, on the evening of January 12, 1920, the Association was the recipient of the courtesy from the TODD PROTECTOGRAPH COMPANY of an exhibition of their photo-play, entitled "Modern Black Art." This is a delineation of methods used by check raisers, check manipulators, confidence men and others of a dishonest nature who prey upon the credulosity of business and professional men. It was a great meeting,

and the most conspicuous, entertaining and educational event of the evening was the photo-play, augmented by the explanations made by the Secretary of the Company, Mr. H. A. May.

It is my opinion that this photo-play should be exhibited before every Association of Retail Credit Men.

You are at liberty to publish this letter in "The Credit World," if you so desire.

Very sincerely yours,
F. BLACKSTONE.

P. S. The Todd Protectograph Co. of Rochester, N. Y., will exhibit this five-reel film free of charge at any meeting of local associations. It makes an excellent evening's entertainment. Write the Todd people today.

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THE MEMBERSHIP CAMPAIGN

During January we received the following new members:

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| Alabama | 15 |
| Colorado | 14 |
| Connecticut | 1 |
| District of Columbia | 2 |
| Florida | 1 |
| Illinois | 4 |
| Indiana | 2 |
| Iowa | 3 |
| Kentucky | 1 |
| Louisiana | 2 |
| Maine | 3 |
| Massachusetts | 1 |
| Michigan | 19 |
| Minnesota | 1 |
| Missouri | 68 |
| Nebraska | 4 |
| New York | 5 |
| New Jersey | 9 |
| Ohio | 10 |
| Oklahoma | 3 |
| Oregon | 1 |
| Pennsylvania | 2 |
| Rhode Island | 1 |
| South Dakota | 2 |
| Tennessee | 3 |
| Utah | 1 |
| Washington | 1 |
| Wisconsin | 3 |

MISSOURI NOW LEADS

A new Local Association at St. Joseph put the State ahead of New York.

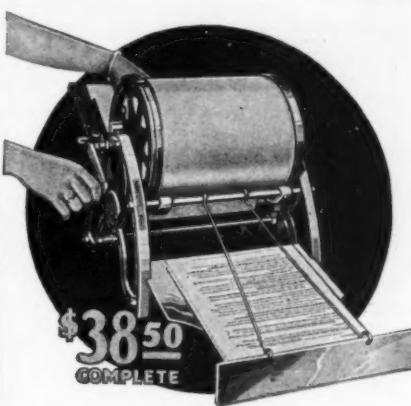
Following is the standing of the leaders on February 1st:

| | |
|-----------------|----|
| 1. Missouri | 99 |
| 2. New York | 97 |
| 3. Oklahoma | 45 |
| 4. Tennessee | 38 |
| 5. Michigan | 38 |
| 5. Pennsylvania | 35 |
| 6. Colorado | 29 |
| 6. Iowa | 29 |
| 7. Ohio | 26 |
| 8. Washington | 23 |
| 9. New Jersey | 21 |
| 10. Indiana | 20 |

When the Executive Committee meet on February 16th, they will arrange a system of "Point" so as the equalize the chances of the small States, winning the prize.

OUR MEMBERSHIP SIGNS.

In October we placed an order for several thousand of the new Celluloid Membership Signs designed by the Memphis Association and adopted at our last Convention. Because of the shortage of material and labor troubles the factory did not turn these out with their customary promptness, but we have assurance they will be ready for delivery February 15th. These signs are an ornament to your office and is a polite reminder to your customers that you expect Prompt Payment of Accounts. Order now, price 50c (actual cost, plus postage).



Collection Letters 20c per Thousand

Here's a machine that prints a thousand excellent form letters for 20c. Letters with the crisp, sharp appearance of typewritten originals. It saves 92% on form letter work.

ROTO SPEED STENCIL DUPLICATOR

prints anything that can be type-written, hand-written, drawn or ruled. Easy to operate. Just write the form. Attach the stencil —turn the crank.

No type to set, no delay, no muss.

Write for FREE Trial Offer

Find out how much the Rotospeed will save you. It has saved one concern more than \$1,000. It is a money maker in the collection business. Write at once for samples of work and details of our liberal free trial offer.

The Rotospeed Co.

218 E. Third St.

**Dayton,
Ohio**

The
Rotospeed Co.
218 E. Third St.
Dayton, Ohio

Send me at once
samples, booklet and
details of Rotospeed
free trial offer.

Name _____

Address _____

ENTERTAINMENT FOR DIRECTORS.

The St. Louis Local Association under the leadership of its president, E. B. Heller, assisted by National Director Dave Strauss and State Chairman Sig Wulfert, have arranged to entertain the National Directors during their stay in St. Louis on February 16-17-18. The visitors will be quartered at the Missouri Athletic Association, where they can get all the privileges of a club as well as a hotel.

On Monday evening, February 16th, they will be entertained at a dinner at the Elks' Club, after which they will attend a theatre party.

On Tuesday afternoon, February 17th, an automobile drive through the city, starting at 3 o'clock p. m. and ending at the City Club, where the regular monthly meeting of the Local Association will be held. It is expected that all the officials of the larger stores will be in attendance.

On Wednesday evening, February 18th, dinner at Bevo Mill.

You will note all these events take place in the evening, it being understood that President Blackstone is a stickler for efficiency and the Directors will be kept busy during the day with the details of running this Association.

ABOUT OKLAHOMA

One of our eastern members recently remarked to the editor, "I don't see why you have so much in the Credit World about Oklahoma."

If he read the items about Oklahoma he'll learn why. Tulsa and Oklahoma City have two of the best, most live and progressive credit men's associations in the country, and they keep the editor posted on what they are doing. We regret that for lack of space we are unable to publish copies of the advertisements run in the Tulsa "Pay-Up Week" campaign. Members contemplating advertising campaigns should get in touch with Mr. J. C. Rayson, Credit Manager Retail Merchants' Association, Tulsa Okla.

HOUSTON RETAIL CREDIT MEN ELECT NEW OFFICERS

The Houston Retail Credit Men's association elected officers and directors for the ensuing year.

Officers elected were: C. P. Younts, president; J. R. O'Hara, vice-president; C. W. Hurley, secretary; M. F. Hathaway, treasurer.

Directors elected were: A. F. Kuhleman, J. A. Slattery, S. D. Price, Jr., A. E. Luders and H. A. Willrich.

In connection with Thrift Week, the Houston Association published a series of very clever advertisements in the daily papers. A full page article appearing on January 23rd has caused much favorable comment among retailers.

Local Associations should write Secretary C. W. Hurley of Houston before completing arrangements for Advertising Campaigns. He can no doubt give some valuable pointers.

WASHINGTON, D. C. CREDIT BUREAU HAS A NEW MANAGER



Stephen H. Talkes

Who Has Just Been Appointed Manager of the Credit Bureau of the Merchants and Manufacturers' Association.

Mr. Talkes was born in Cleveland, Ohio, and after completing his studies, took up office work. He went to Washington as office manager for the late Geo. T. Keen, and for the past seven years has been secretary, treasurer and manager for F. J. Heiberger & Son. He is a member of the Masonic Order, Elks, Royal Arcanum and Washington Board of Trade. He also served his country in the army for three years, and those who know him expect him to make the Washington Credit Bureau one of the best in the country.

Mr. Talkes is enthusiastic about the National Association, and we expect quite an increase in membership in and about the National Capitol.

OKLAHOMA CITY.

"Pay Up Campaign" Set for February 5th to 15th.

Details of our Third Annual "Pay Up Time," set for February 5-15, are now being worked out by the members of the Retail Credit Men's Association. Endorsement of the campaign was given by the Board of Directors of the Retailers' Association. Even larger results are expected than last year, the dates being just after the close of the National publicity of Thrift Week. Each member will be asked to become identified directly with the campaign.

GOOD WORK, DENVER.



The photo above is that of John Moore, alias Arthur Moore, age 22, weight 129 pounds, 5 feet 9 inches high, brown hair, blue eyes. He is the fellow who we told you about in the December issue of the "Credit World" having obtained \$2,125.00 from Tulsa, Okla., Banks in forged checks October 28th and 29th. He went to Denver and registered at the Brown Palace hotel, December 22, and after becoming active in the Red Cross Christmas seal campaign in that city obtained the signatures of many prominent Denver business men. Described as a forger of the most proficient type by Denver police, Moore wrote the names of prominent men on checks varying from \$100 to \$300 and passed them at the banks. When arrested, in possession of the defendant was found hundreds of blank checks from many middle west and eastern cities and complete paraphernalia for copying signatures. In his trunk was a large number of used blotters, having on them the names of business men in various cities. These the defendant probably picked up at various banks after finding signatures made upon them by the blotting of checks. By this means, using a mirror, Moore was able to reverse the signature on the blotter and copy it on a check.

During his career in Denver, Moore became infatuated with the daughter of a socially prominent family, and to this affair of the heart the police attribute the capture of the forger. Moore left Denver after obtaining money from the banks, but later returned to meet the girl. The forgeries perpetrated by Moore also took the form of recommendations from prominent men in many cities. Among others was a letter from the governor of Arkansas, but with the finding of a discharge from the Arkansas penitentiary of the prisoner, dated June 18, 1918, having affixed thereto the signature of the governor, the police of Denver believe the defendant wrote the letter and forged the signature, taking as his model the name on the penitentiary discharge. It is also recounted that Moore, in order to ascertain the financial standing of business men, forged an order with the particular man's name, requesting the bank to notify the bearer the financial statement of the depositor's account. It is certain that in two instances Moore used this trick to ascertain a man's balance at a bank before writing a forged check against the account.

It has been said that he has cashed checks for \$30,000.00.



This merchant finds it easy to make out his income tax report

HE has a checking account at the bank and he uses an up-to-date National Cash Register.

From his bank check book and his bills he gets the cost of running his store, cost of merchandise bought, and a record of payments made.

From his National Cash Register he gets a record of (1) cash sales, (2) charge sales, (3) received on account, (4) petty cash paid out, and (5) clerks' sales.

These records give him control over his business every day of the year.

This merchant knows that his register records are complete and accurate, whether they are made when business in his store is quiet or when there is a rush of selling.

Without an up-to-date National Cash Register, these necessary figures would be hard to get, hard to keep, impossible to verify, and expensive to record.

An up-to-date National Cash Register will give you the records you need to control your business.

The National Cash Register Company,
Dayton, Ohio

Offices in all the principal cities of the world



Associated Retail Credit Men of Los Angeles, California, "High Jinks" Meeting, December 16, 1919

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THE ADVANTAGES OF A COLLECTION DEPARTMENT IN CONNECTION WITH RATING BUREAUS

E. M. Hitchcock, Credit Manager, Ville de Paris, Los Angeles, Cal.

The advantages to accrue to the individual Credit Man through the operation of a Collection Department in connection with Rating Bureaus are many and varied, and it is inconceivable that any man worthy to be called a Credit Man could resist using the Collection Department even though he be actuated purely by a selfish motive.

It will save him money and reduce collection costs in his department.

It will warn fellow credit men.

It will reduce losses.

It will create a condition wherein each Credit Man will rest secure in the feeling that every Credit Man is going to notify him through the Collection Department of every account that suddenly goes bad in which he is interested. (Records show that four houses are interested in each charge customer in 95% of the cases.)

It will promote promptness in settlement with chronic slow customers by the evidence that Credit Men co-operate.

It will save him money in Collection Agency charges as a business not operated for profit and efficiently operated can do business at a less expense and charge less for their services.

It will reduce collection costs in his office due to all names of bad debtors being in the files of the Rating Bureau and by listing this class of charge customers on the "Daily Sheet" as they occur, thereby preventing this class of customers opening accounts with other members when they have been closed out by other members. This action would prevent taking on slow accounts that need the attention of the House Collector, thereby reducing the expense of Collectors' calls.

When members give accounts to a Collection Agency, it protects the debtor in the sense that no other member is advised, and allows the debtor to sting other members, thereby getting farther into debt, making it more difficult for the Collection Agency to collect the accounts placed in their hands and does not prevent duplication of slow accounts.

It can easily be seen without close observation that by careful co-operation in this respect promptness would automatically be promoted as slow accounts would gradually be weeded out. Credit Men would prevent this class of accounts getting on their books, which would result in credit departments being more economically operated.

It is not presumed that the Collection Department of a Rating Bureau would collect all accounts placed in their hands, but locally experience teaches that a surprising percentage are collected without suit, due to the fact that the debtor by inference senses the fact that the knowledge of their failure to pay automatically prevents them from securing credit with all members.

Collection Agencies serve their purpose and there would be plenty of work for them to do as after Collection Departments of the Rating Bureau return an account as uncollectable, the Credit Man would then refer it to a Collection Agency without harm to fellow credit men for the reason of it having been previously placed in the Collection Department of the Rating Bureau and had served its purpose of warning credit men as above explained.

The Credit Man who is of the opinion that he can operate independently and can "put it over" on his fellow credit men by secretly going after the bad debtor with a view of getting the money first, cannot be successful all the time as he is bucking the law of average which shows that he has one chance in four of making his collection, as the other three credit men interested in the same account, are not always asleep.

How much larger would the percentage of collections be and what a spirit of good fellowship it would create, if all four Credit Men interested in the same account would place the matter in the hands of the Collection Department and through humane treatment to the debtor allow him to pay so much per month on the pooled indebtedness.

It is deplorable that so many Credit Men are satisfied to receive but not give; they operate like a closed hand. Surely with your hand entirely closed you cannot receive, nor can you give, but by the simple action of opening your hand you can both give and receive and Credit Men should operate with an open hand.

One of the greatest enemies to human kind is prejudice. A prejudiced mind is a closed mind and as Tryon Edwards so aptly stated, "he who is possessed of a prejudice is possessed of a devil and the worst kind of a devil as it shuts out truth an often leads to ruinous error."

CO-OPERATION

Our National Office is a clearing house of information for members, and you are invited to use it. Send us matters for publication. Other members may profit by your experience.

RETAIL CREDIT MEN'S NATL ASSOCIATION, St. Louis, Mo.

EDITORIAL

AN ADDED SERVICE FOR OUR MEMBERS.

We are pleased to announce that through the efforts of our President, Col. Franklin Blackstone of the Joseph Horne Co., and Mr. L. Michaels, Credit Manager of I. S. Harris & Co., of Pittsburgh, the Post Office Department will furnish the National Secretary with printed copies of the notice of stolen money orders, which are sent to every Postmaster.

Our National Secretary will send one of these notices to every member of this Association. This is a great service, and should enable our members to be on the lookout for stolen paper. It must be understood, however, that the fact the Government is co-operating with us by giving our members notice does not in any way relieve the merchant of any responsibility when he assumes the risk of accepting money orders without proper identification.

We certainly appreciate the work of President Blackstone and Mr. Michaels, also the courtesy and co-operation of the Third Assistant Postmaster General, Hon. A. M. Dockery.

Now to capture a few of these Post Office thieves.

WHO WILL GET THE 1921 CONVENTION?

The Los Angeles delegates at the St. Paul Convention said they did not want the 1920 meeting, but they had already engaged the hall for 1921.

Now comes Dallas, Fort Worth, Denver, Cincinnati, who appear to be inclined to dispute the claim of our California friends. It's even hinted that New York, because of its great increase in the membership, will be able to walk away from Los Angeles, but there is a Dark Horse, Chicago, that Association under the leadership of Murtaugh and Davies, is not saying much. But—well are there any more cities who would like to entertain about 2000 Credit Men?

IMPORTANT—STOP—LOOK—LISTEN!

Many of our members closed their books in January, and this office has been flooded with requests to decide how to figure the per cent of loss in last year's business. Should it be figured on the Credit Sales alone, or the entire sales of the firm.

There appear to be many arguments, Pro and Con. Will EVERY member please write the National Office his opinion and why? Let's get all going one way.

THE CREDIT WORLD.

In an endeavor to cut the cost of publishing the Credit Bureau, we sometime ago discontinued sending them out in envelopes, but owing to scarcity of print paper, which results in our getting a much inferior quality to what we had been using, we find the book reached some of our members in very bad condition.

Any member having a complaint of this kind, please write the National Office. If the number of books received in damaged condition justify it, we will go back to using envelopes or wrappers.

CO-OPERATION.

The fact that you are a member of this Association shows you believe in co-operation on Credits. Why not show the faith that is in you by securing a new member this month? Every new member means more co-operation. Added Service—New Strength—Greater Effort. When you help increase the Organization, you are helping increase the good you get out of it. Let's make February a record month.

A THOUGHT.

Don't you think the mere fact there is such an Organization as the Retail Credit Men's National Association has its effect upon the Credit Seeking Public?

Don't you think it worth Five Dollars a year to create that effect, even if you got no other good from our Association?

THE DETROIT CONVENTION.

This is the time for Local Association to begin making plans to send a large Delegation to DETROIT next August.

Each Association is entitled to one delegate for each ten members, and a Convention Fund should be started NOW, so as to assure a full delegation from each Local.

Detroit expects at least 1000 members and those of you who have visited Detroit know what an ideal city it is for a convention, particularly in August.

President Blackstone has promised there will be something doing every minute the convention is in session, and The Detroit Association say there will be no idle moments between sessions.

If you cannot get away except during your vacation, arrange to have that in August. Talk Convention at your meetings.

WHY:

Why is it the National Office is not notified by Local Associations of the result of elections and other matters that are of interest to the members at large? Every day we read some item in Women's Wear or other trade publications that would make excellent reading matter for the Credit World. Remember, the fundamental principle of the R. C. M. N. A. is Co-Operation, and now that you have a National Office, keep in touch with it and through it every other member. This is your Association, it's your Credit World. Give it your best thoughts and efforts.

IDEAL LOCAL ASSOCIATIONS.

Developing and perfecting Local Associations of Retail Credit Men in cities where there are a number of stores doing a retail business should be the aim of all our members. Many cities are not yet organized. They are waiting for a leader, and our members should take the initiative and get them started. The National Office will be pleased to help as our experience has shown that the best results are obtained where Local Associations exist.

The Ideal Local Association is one where each member is a member of the National Association, thus being practically a branch of the National Body. The best way to provide for this is to add \$3.00 to the amount you figure will be necessary for operating your Local and remit the amount to the National Office, thus making all members of the National automatically. Hold regular business meetings, weekly or semi-monthly. Have a social meeting every three or four months, co-operate with your local Rating Bureau or Commercial Agency. Give generously all the information you have regarding customers and you will be well paid for the time and thought you give toward up-building a Local Association of this kind.

COLLECTIONS.

Collections, that is the thing that counts after all. A Credit Man may be regarded as reckless. He may be considered a big-hearted, easy, good fellow, but if he can collect, he is the man for the place.

We can talk all we want about good judgment in sizing up applicants. We can read preachments unending of how to open an account, but after all, it's the collector who gets the money, whether it be the Hammer and Tong variety or the man with the Soft Soap and honeyed words. It's the collector that counts.

On the first of the month the "boss" may look at his balance sheet and learn that the money owing by charge customers equals his stock of merchandise, but if he knows his Credit Man will collect 75% of that within 30 days, he should worry.

Times change, the market fluctuates, war comes. Prosperity sends the business thermometer sky high and financial panic sends it down to zero. But the man who collects promptly, who keeps his accounts up to the handle, weathers it all and pursues the even tenor of his way, though others fall.

To be a real 33rd degree Credit Man you must be an expert collector.

And if we read the signs of the times, **NOW is when you should demonstrate your ability as a collector.** People have money. Make them toe the mark, so you will not need worry later on. If a slump comes your ledger will be clean.

The emblem of the R. C. M. N. A. on your bills, statements and collection letters is a polite reminder that you expect prompt payment.

The National Secretary will furnish you electrocopes of the emblem for \$1.00 each.

ATTENTION, SECRETARIES!

Local Associations publishing Bulletins, which they are willing to exchange with other Locals, should get a list of all Local Association Secretaries from the National Office. These Bulletins are very interesting.

BEST EVER.

The Christmas "High Jinks" party on December 16th of the Associated Retail Credit Men of Los Angeles, was the most successful affair that very active Association has ever given. The attendance was 360, and the picture on another page of this issue tells the story. They must go some to beat Los Angeles.

READ THE ADDRESSES WANTED LIST.

During January we located 13 lost debtors out of a list of 198. Good work, don't you think. This month we have a very large list. Look it over carefully and notify us at once if you know any of these parties. Do not neglect this. You can never tell how soon you may have some names in this list. Do for others what you would want them to do for you.

ARE YOU IN THE 98% CLASS?

In the November issue I told you if each member sent in just ONE new member we would reach our goal of 10,000 by January 1st. About 2% of our members made an effort to help us make the mark. I suppose the other 98% did not read the article. However, it's not too late and you can't say I am asking too much when I want only ONE member from each. Surely you can do this. If you can't get another Credit Man, why not give a membership to your Assistant or Collection Manager.

PROMPT PAY.

Secretary Tregoe of the Wholesale Association in a recent speech said: "Never was it so important for Credit Men to keep their accounts liquid."

Roger W. Babson, financial statistician, says we are due for a big slump.

Let's get busy and live up to President Blackstone's slogan: "Good Credit—Prompt Pay—Good Service."

LOCAL SECRETARIES PLEASE NOTE.

The St. Paul "Picnic" film showing the delegates at the St. Paul convention during "play time," has been donated to the National Association by the Retail Credit Men of St. Paul and we will be pleased to send it to any Local Association or any Retailers' Convention who desire to reproduce it at their meeting. It provides a half hour's good entertainment for evening meetings and the only cost would be the rent of a projection machine. Any member desiring to use this film should address D. J. Woodlock, Executive Secretary, Equitable Bldg., St. Louis.

BAD CHECKS

New York

Watch out for a man who is giving cheques signed "W. Donald Cameron, Corps of Engineers, U. S. A." drawn on the Calcasieu National Bank of Lake Charles, La. He is about 33 years of age, has a close cropped moustache, wore a brown coat with fur collar.

Frank Perkins.

We are advised by the Chief of Police of Chicago that our friend Frank Perkins, who escaped from St. Louis, has been sent to the Illinois State Reformatory, Pontiac, Ill.

Operating in Southwest.

Checks drawn on Bank of Commerce, St. Louis, signed G. M. Mays, on printed form of W. B. Wright, dealer in furs, St. Louis, and payable to C. C. Stewart, all for \$33.00. Banks in Kansas, Oklahoma, Arkansas and Texas have reported these checks.

M. Bernheimer, Credit Manager and Secretary of Louis Bischoff & Sons' Big Store, Crawfordsville, Indiana, reports the capture of Benjamin F. Morgan, a bad check artist, who has given retailers much trouble. This fellow has served a term previously, and we congratulate Mr. Bernheimer, who has always been an enthusiastic National worker.

One of our members has received warning about a check artist operating at Newark, N. J., reading as follows:

"He has worked four checks on stores in our city, the amount of each check being \$30.00. Three of them are on the Continental Trust Company, Washington, D. C., drawn to the order of M. E. Millard, signed L. A. Anderson and endorsed M. C. Millard, who gave his address 930 Flora St., Elizabeth, N. J., and one on the State Savings Bank and Trust Company of Columbus, Ohio, all particulars the same as the three on the Continental Trust of Washington.

New York Reports This

We have received information from a large firm in Philadelphia that there were two check thieves who left that city for New York on December 30th.

The game they work is to first win the confidence of the manager of the hotel at which they stop (always a first-class hotel) in order

that they will receive an introduction through him to the manager of some local bank, with whom they eventually deposit a check drawn on the Bellevue Bank, of Bellevue, Iowa. They obtain a check book and go about making small purchases, and so arranging it that a cash balance is paid to them on their checks.

They operate their game about a week or ten days, just long enough to give them time to get away before their bad checks are returned from Iowa. Description as follows: Man, about 40, wears blue glasses, acts and appears to be blind, rather stockily built; woman is short and stout. They also have with them a crippled child.

Tulsa.

COTTON, JAMES. A woman giving this as her husband's name, weight about 165 lbs, 5 feet 6 inches tall, blond, blue eyes, commonly dressed; a plain dimple in each cheek, gave a member a check for \$74.00; said her husband worked for Cossdens, but he is not known there—she had a duplicate deposit slip from the Central National Bank, which was procured by depositing a check on an out of town bank, which came back no good.

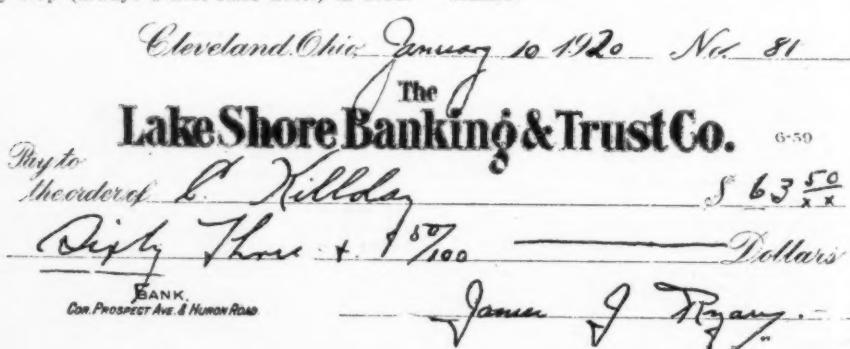
COUTCH, J. C., who is a prominent citizen of Bixby, was forged to checks made payable to Elis Hunter on a Bixby Bank—the store where it was presented got suspicious and did not cash it.

RICHARDSON, S. J. Two forged checks on S. J. Richardson, who is manager of the Ketchum Lumber Company, were passed. The checks were stolen from Mr. Richardson's office. They were for \$22.50 and \$24.50.

Cleveland Want Killday

He was a nice looking fellow, with lots o' pep. Carried an Elk's lodge membership card and other identification in name of C. Killday. Hailed from Battle Creek, Mich., according to identifications. Presented bank checks for \$3.50 with plenty of room for adding more. He secured an O. K. on the check for \$3.50 and then raised it to \$63.50.

Man described as about 25 years of age, tall and slender, with red face. Wore a brown suit and hat. In one place he wore a brown overcoat, but in another he appeared without the overcoat. Also used names "Ryan" and "Adams."





Instant Authorizing of Charge Purchases Attracts Trade

With each record card in its separate transoloid holder—name exposed to view—credits are authorized with remarkable speed and accuracy. One girl, with Kardex-equipped records, does the work of four. Customers are not kept waiting. Costly mistakes are avoided.

Kardex transparent color signals visualize "Limited" or "Stop-Credit" accounts or other classifications.

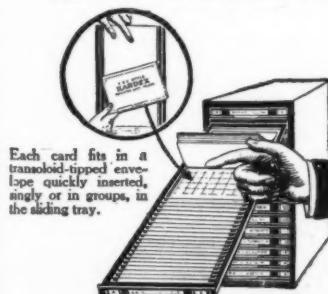
There is a Kardex outfit exactly suited to your business, regardless of its size. You can start with a thousand-card unit and expand it to a million.

Write for Free Kardex Literature

Find out the time and labor economy of converting your present card system to Kardex. Write us today. Learn about exclusive features of Kardex.

KARDEX SERVICE MEANS PROMPT DELIVERY

American Kardex Company
2061 Kardex Building Tonawanda, N. Y.



Each card fits in a transoloid-tipped envelope quickly inserted, singly or in groups, in the sliding tray.

Kardex Your Business

THE HICKOX SYSTEM

BESSEMER BLDG.

PITTSBURGH, PA.

COLLECTS

PROFIT AND LOSS ACCOUNTS, ANYWHERE,
FOR 50 PER CENT

No other charges

5,000 References
12 Years in Business



Members

Retail Credit Men's Association
Pittsburgh Association of Credit Men

SPECIAL NOTICE FROM NEW YORK

A man calling himself C. D. Bennett bought merchandise amounting to \$237.45 on a cash transaction, from one of our members yesterday. He left the store and in a few minutes came back with a certified check on the Pacific Bank, 49th Street and Seventh Avenue, for the full amount. The store, not feeling that he had had time to have the cheque certified, refused to hand over the merchandise. This morning the bank returned the cheque—a forgery.

This man's right name is Hume H. West and he sometimes calls himself Paul West.

CAPTURE OF THREE FORGERS.

You will find enclosed a marked front page of our local Evening Herald, of a big head line story of three forgers taken in Duluth, to which story permit me, if you please, to add the following details, as explained by Mr. Swan Nelson of the Big Duluth Clothing Store.

They went into Big Duluth's and bought twenty dollars' worth of silk shirts, and gave one of their fifty dollar Detroit Savings Bank checks for payment. Mr. Nelson took notes on the check and also asked his address, which was given as 2832 W. Superior Street. Mr. Nelson immediately recognized this number as being located on a vacant piece of property. He also told Mr. Nelson to call Mr. O'Brien of Paine, Webber & Co. and Mr. Nelson happened to be aware of the fact that Mr. O'Brien had not been with Paine, Webber & Co. for two years. He then called the Credit Association and advised them to call other clothing stores immediately.

The story tells how they were caught, but it does not mention the fact that in the wash room of the Spalding Hotel these fellows put checks in their mouths and chewed them into spit balls, evidently with the intention of destroying them, swallowing the evidence, or disposing of them in some manner. One fellow after chewing the check placed it in his pants pocket, and it rolled out on the floor through a hole in his pocket. This was picked up and naturally made the best of evidence.

One check was cashed at Kenny & Ankers for \$100.00. These fellows were immediately taken over to Kenny & Ankers before they had time to spend the money and Kenny & Ankers received the money given out on the check.

This is probably a record clean up for a bunch of this kind, and a great deal of credit is due to Mr. Nelson for his quick work in the matter.

Yours very truly,

FRENCH & BASSETT CO.

A. C. Pearson,
Duluth, Minn.

WHAT DOES THIS MEAN?

During 1919 the Morris Plan Co. of N. Y. loaned \$7,252,638 to wage earners, salaried employees and professional men of small means, which was more than twice the average for the past four years. The number of borrowers was 42,219, as compared with a previous yearly average of 23,446.

DALLAS, TEXAS, ADVISE MEMBERS.

"Watch out for party by the name of W. D. Patton, W. Donald Patton or Donald Patton, now supposed to be in Los Angeles, Cal., residing on St. Paul Ave."

This party gave a number of checks in this city to clothing stores, department stores, banks and hotels, all of which are unhonored. He is a nice appearing man and readily obtains the confidence of a person, and has written all the checks he passed off here for less than \$50.00.

Following is another case:

"All members are requested to look out for a young man operating under the name of Jack Trenton or Jack Melville Trenton. This is not his real name, his real name being Jno. Fenton."

This party is apparently from 22 to 25 years old, and is light complected and very active and is also inclined to be rather stocky, weighing about 160 pounds. He wears a Masonic emblem, also a college fraternity pin and he represents himself as a member of the Masonic lodge at Pasadena, Cal. He claims to be the sole heir to a large California estate and states that he owns some large tracts of farming land in Minnesota, and has a home in Minneapolis.

He was a sergeant in a motor transport company in South Texas at a training camp (Ft. Sam Houston), and went through the army under an assumed name. This party is wanted in Dallas, Wichita Falls, San Antonio, Houston and Beaumont, Texas, and is supposed now to be operating in the Texas oil fields. It is believed by his close friends that his mind is affected. They say he tells some very pitiful stories about having lost two brothers in the service, but he has been smart enough so far to get by with a number of very clever deals. He was recently seen in Boston, Mass.

HERMAN STEINBERG**Collections ■ Adjustments**

299 Madison Avenue
at 41st Street

NEW YORK CITY

 **DON'T FORGET OUR
ADVERTISERS
HELP SUPPORT
THIS MAGAZINE.**

**PATRONIZE THEM
WHEN POSSIBLE.**

RETAIL CREDIT MEN'S NAT'L ASS'N

C. C. MOLLEN WORKING THE WEST.

Operates with bogus certified checks in small amounts, this time using check on Merchants' National Bank, San Diego, Calif., and Commercial National Bank, Los Angeles, under name of C. Johnson and E. Jackson. Described, 42 years, 5 ft., 5 in. high, 160 lbs., stocky build, light complexion, light eyes, chestnut hair, Irish-American.

Marie Smith, girl forger, passed several checks on merchants of Kansas City, Mo.

ENID, OKLA., IS CO-OPERATING.

We note that you have the Credit Men's Division of the Enid Chamber of Commerce listed in the Credit World as charging for credit reports. It is our purpose to co-operate with the members of the National Association, and the only remuneration expected by us is stamped envelopes for replies.

Yours truly,
LUTHER WILSON,
Asst. Sec'y Enid Chamber of Commerce.

SECRETARY McMULLEN OF OKLAHOMA CITY TELLS THIS IN RHYME.**The Story of Mrs. Cook, "Twas Ever Thus."**

'Twas a day before Christmas and all over the store
Customers were crowded, there was room for no more.
Many checks for a five were presented that day
Signed by Mrs. Cook, and the bank said O. K.

She had gone to the banker and left a hundred bones,
No, they didn't know her, but every courtesy was shown.
They accepted the coin and gave her a check book,
They had no way of knowing that she was a crook.

She spread those small checks all over Main Street,
Making many purchases, say man, she was fleet.
Each store called the bank and the first one was good,
So why question the lady, she knew where the account stood.

The next day and the next she was again on our deck,
Making many small purchases with a much larger check.
No need to call, for the first one went through,
So each took a chance like they usually do.

About twenty-five checks were all that came back
When she had gone on—up the Santa Fe track.

BOSTON HAS ANNUAL MEETING.

The Retail Credit Men's Association of Boston held its annual dinner and get-together at the Hotel Thorndike. The president of the association, William Browne of the C. F. Hoy Company, presided.

Sidney E. Blandford of the R. H. White Company, chairman of a committee appointed to arrange a "pay-up campaign" to be conducted as a feature of 1920's business activities, reported that the project had been submitted to the Retail Trade Board, which it had been decided was the proper body to handle the campaign.

Charles Furber of L. P. Hollander & Co. reported, as chairman of a committee on investigation and prosecution, upon a number of interesting cases of attempts to get goods under false pretenses and of the flotation of worthless checks that have engaged the attention of the credit departments of various large business concerns.

Martin J. Ryan, general office manager of Jordan Marsh Company, addressed the gathering on the subject of "The application of accounting machinery to accounts receivable." He compared the old pen and ink methods of accounting with the use of mechanical devices for book-keeping, and expressed the view that book-keeping machinery is "here to stay" and that in some instances it is a good thing to apply. He discussed office details of billing and of keeping credit departments closely informed as to the state of customers' accounts. He spoke highly of the aid that adding machines have given in the office work of retail business, but spoke conservatively regarding book-keeping in general going upon a mechanical basis.

BUSINESS EXEMPT FROM BANKRUPTCY FIRST 3 MONTHS

Judge Knox Rules That Court Is Without Jurisdiction to Adjudicate Concern Bankrupt During That Period.

An important decision bearing on the administration of the Bankruptcy Act was rendered by Judge Knox in the United States District Court holding, in effect, that bankruptcy proceedings may not be prosecuted against individuals or concerns until three months after they are established in business.

DO YOU KNOW McDANIELS?

Please advertise in the next Credit World for Mr. G. R. McDaniels, manager McDaniels Collection Agency, main office in Nashville, Tenn. Branch office here in our city. He left suddenly in 1917, joined the army and we have not heard of him since. Their office is closed. Can find no trace of him.

Thanking you, we are,

Very truly yours,
HOPE BROS.,
Knoxville, Tenn.

C. M.
Ass'n

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BAD CHECKS

C. M. Reed, Secretary Retail Credit Men's Ass'n of Denver, Sends the Following

The swindler is described as follows: Man aged about 25 to 28 years; height 5 feet 6 to 8 inches, weight 140 to 150 lbs., complexion dark, hair dark, and has the following very distinguishing mark: One of his eyes—we think the right—droops considerably and is very noticeable; in fact, he has been called "cross-eyed."

In some manner he obtained the name of a customer of one of our leading stores and bought quite heavily, more particularly two watches, overcoats and hats. He ordered the merchandise sent to the apartment of a charge customer and met the driver in the hall and stated to him that he was the person for whom the goods were intended, and the driver delivered same to him. In this instance he secured about \$400 worth of merchandise.

His next operation was to deliberately go into one of our department stores and buy on a transfer goods to the amount of about \$450, comprising three watches, two lady's dresses, two lady's hats, silk hose, suit cases, etc. Also some boy's clothing, one razor set, ring, shirts, etc., and through an oversight he was permitted to carry this merchandise from the store. He also tried the same method as in the first instance at another store, having the goods delivered to a residence. He called at the residence immediately after the delivery of the merchandise and informed the lady of the house that there had been a mistake and that the goods delivered from this store had been intended for another person. However, the store had become suspicious and had called up the residence of the charge customer and requested her to retain the goods and notify them by telephone, which was accordingly done, but too late to bring about the apprehension of this man. However, the customer in question noticed that the man had a Ford automobile, but neglected to give the number, or any other information that would lead to the arrest of the swindler.

It is the judgment of the authorities here that he will endeavor to duplicate this swindle in some other city, and it is requested that there be a lookout kept for him, and if anyone answering this description is apprehended it will be appreciated very much if a notification can be sent by wire at our expense to the Retail Credit Men's Association, or the Burlew Detective Service in Denver. The Association here will go to any part of the United States to bring this man back to Denver for prosecution.

Denver Reports Another

The attention of department stores is called to the following circumstances, which occurred in Denver, December 24, 1919:

A woman described as about the age of 22 to 26 years, height 5 feet 6 or 7 inches, well built, light complexion, and a rather pronounced blonde, weighing about 125 or 130 lbs., and what would be considered a medium tall woman, registered at the Shirley Hotel under the name of Mrs. J. Frank Cooper, Kan-

sas City, Missouri, she having registered there on December 22, 1919.

On the morning of December 24th she approached the clerk in the hotel and opened a letter, showing him a check drawn on the Bank of Commerce of this city for \$1,000, and informed him that it was a Christmas present from her husband. In fact, it was marked "Merry Christmas," signed "J. Frank Cooper." She requested the clerk to place the check in an envelope and put the same in the safe of the hotel. Her object in so doing was in case an inquiry was made concerning her at the hotel the clerk would give out the information that she had a large deposit there.

She then proceeded to the store of A. T. Lewis & Son Dry Goods Co. and selected a mink scarf to the value of \$550.00, and requested that the management send the cape to Mrs. J. Frank Cooper, C. O. D. Shirley Hotel. The deliveryman took the cape to her room and she wrote the check for \$550, which he accepted without inquiry, which, of course, was a lack of diligence on his part. However, if he had inquired at the desk he no doubt would have been told that she had a deposit there and was presumably all right. However, after the check had gone through the clearing house and was returned "worthless," inquiry was made at the hotel, which resulted in the information that the lady in question had disappeared for parts unknown.

The cape is described as follows: A mink cape, waist length, with false sleeves or loops on the inside, with mink tails entirely around the lower part of the cape, valued at \$550.00.

A. T. Lewis & Son Dry Goods Co. will pay any expenses incurred in the apprehension of this woman, and will go to any part of the United States to bring her back to Denver for prosecution. This circular is also issued as a warning to other merchants, inasmuch as she will in all probability try the same methods in some other city.

If any information is obtained concerning this party, kindly wire same to the Retail Credit Men's Association, or the Burlew Detective Service, Denver, Colorado.

Associated Retailers of Omaha**Looking for R. W. Kane**

Bank Draft Bulletin information received too late to telegraph. Description: 6 feet in height, 225 lbs., brown hair, gray at temples good dresser, uses name of R. W. Kniss on bank drafts drawn on Seaboard National Bank of New York. His right name is R. W. Kane. Was formerly in the real estate business. Is a smooth talker, has an Irish accent, and carries sufficient credentials to convince the average person as to his identity. He has worked in the east, and since December, 1919, drafts from Nebraska, Iowa, Kansas, Missouri and Minnesota have appeared at the bank. He does not usually skip the minute he cashes draft, but stays about twenty-four hours.

Request that this party be bulletined to all the associations in this section, and should he make an appearance, to arrest and hold him for Brandies Stores of Omaha, who will reimburse any charges incurred.

COLLECT YOUR OWN OVERDUE ACCOUNTS

We guarantee to collect accounts, notes and judgments no matter what your efforts have been in the past.

Our system is vouched for by hundreds of Southern merchants and is backed by a bona fide

CASH GUARANTEE

NATIONAL CREDITOR'S PUBLICITY ASSOCIATION, Inc.

BRANCH OFFICE
Birmingham, Ala.

HOME OFFICE
Nashville, Tenn.

BRANCH OFFICE
1075 Arcade Bldg., St. Louis, Mo.



MEMBERS OF
RETAIL CREDIT MEN'S NATIONAL ASSOCIATION

No Commissions or Lawyers' Fees
All Money Paid Direct to Creditor



METHOT WANTED AGAIN.

Newfoundland "Farm" Boomer Busy in New Haven, Conn.

Joseph Arcadius Methot, who lingered in Springfield long enough to "cash in" on a dream of a "thousand-mile farm," which he claimed to own in Newfoundland, and who "jumped" his bail before he could be brought to trial on a charge of floating fraudulent checks to the amount of nearly \$1,500, has been financing his dream again, according to the police of New Haven.

The local detective bureau received a communication from Sergt. McAvoy of the New Haven detective bureau to the effect that the New Haven police very much desired to get in touch with J. Arcadius. Methot is charged with obtaining \$120 on worthless checks in that city in the same manner in which he fooled local merchants and attorneys, as well as taxi-cab men.

MOWRY OUT AGAIN.

Look out for T. J. Mowry, alias T. J. Murray, J. S. Wortham, T. J. Farnham, J. H. Morris, J. A. Webb, Frank A. Kimball. Uses Cashiers' checks. Described as follows: Age 62 years, 5 ft., 5½ inches height, 133 pounds, sallow complexion, gray eyes, gray hair.

BEWARE OF THESE CHECKS.

The following items have been reported to the National Office:

New York.

Josephine Von David, also known as Josephine Stevenson, registering from Boston, Mass. One of our members is interested in locating her. Can you help us?

A bad cheque operator, giving the name of E. M. LEWIS, is drawing cheques on the Irving Trust Co., Sherman office, New York City, where he has no account. He is about 38-40 years old, 5 feet 10 inches, 180 pounds, smooth shaven, quite dark, well dressed and has a business-like manner.

Lost Cashiers' Checks

The following blank checks have been stolen from the Reynolds Banking Company, Reynolds, Ga.: Their checks numbers 1826-7-8-9 on the Central Bank and Trust Corporation, Atlanta, Ga., numbers 3592 and 5393 on the Savannah Bank and Trust Company, Savannah, Ga., numbers 13888-9 and 90 on the National Bank of Commerce in New York City and number 8375 on the Fourth National Bank, Macon, Ga.

HELP WANTED.

WANTED—Young man who has had thorough training in retail credits, preferably with department store experience. The successful applicant should have plenty of energy, initiative and enthusiasm; should be a man of good education and capable of fitting into an organization catering to the best trade and having a large list of charge customers. Write M. B., care of Credit World.

COLLECTION MANAGER—Large Department Store in East requires a first-class Collection Manager. If interested, write J., care of Credit World.

CREDIT MAN—Department Store in large eastern city is in need of a thoroughly experienced Credit Manager. Only one with Department Store training; position pays \$4,000 to \$5,000. Write P., care of Credit World.

SOLICITOR—Mercantile Agency in Canada will pay good salary to an experienced Solicitor and Reporter. New territory, excellent future. Write X., care of Credit World.

POSITIONS WANTED.

A thoroughly experienced Department Store Credit Man, with a thorough and practical knowledge of accounting in all its branches, will be open for a position January 15th. He can furnish highest class references and credentials as to character and capacity. Write E. L., care of Credit World.

Ten years' experience in the business world, six years as Bookkeeper and General Office Manager. Last four years Credit Manager in a Retail Store; desires new connections. Can furnish best of references. Write Miss L. L., care of Credit World.

Young woman, Credit Manager, also experienced Bookkeeper, retail business; desires to make a change; age 30; references. F. L. D., care of Credit World.

DEATHS

Los Angeles reports the death of two members—Frank A. Greth and A. K. Brauer.

**NEWARK CREDIT MEN
HAVE GOOD MEETING**

Taylor, Connelly, and Galleher, New York
Delegation to Newark.

The Associated Retail Credit Men of Newark held a dinner meeting at the Achetistetter Restaurant. Thirty-four were present, and an interesting program was furnished. W. H. J. Taylor, credit manager of Franklin Simon & Co.; John Connelly, of Crichton Bros. and Mr. Galleher, of Alexander's, were members of a delegation from the Associated Retail Credit Men of New York, who delivered interesting talks on the experiences of the New York organization, touching on the value of bulletins to retail credit men, methods of passing bad checks, cashing money orders, coordinating information, and other subjects. Irving C. Brown, credit manager of L. Bamberger & Co., also spoke.

**WISCONSIN,
IOWA,
MINNESOTA****COMMERCIAL SERVICE
BUREAU****THREE OFFICES**

314-15 NEWBURG BLDG.

LA CROSSE, WISC.

110 EXCHANGE BLDG.

WINONA, MINN.

206 DUGGAN BLDG.

OSHKOSH, WISC.

Personal Attention

Given to

All Collections

BLOOMINGTON, ILL.

Retail Credit Men's National Association,
St. Louis, Mo.

Gentlemen: We wish to give you our experience with a check amounting to \$24.25, drawn on the First Trust & Savings Bank of Peoria, Illinois, signed by F. W. Smith, made payable to A. L. Krome, who represented himself to be a farmer living at Woodruff, Illinois. This party made purchases in the store, giving the check in payment of same and receiving the balance in cash.

This check was presented on January 15th by parties representing themselves as man and wife, answering the following description: The lady was about 5 feet 5 inches or less, medium build, medium complexion and wore a small close fitting dark hat, black three-quarter length coat, either plush or velvet. The man was about 5 feet 7 inches, very slender, fair complexion, and wore a light gray fedora.

The check has been returned from the bank marked No Account. We have several other merchants in town who cashed checks for the same parties, one of the checks bearing the name of W. F. Scott and made payable to A. L. Krome. This check amounted to \$35.00.

We feel the members should be notified as it may help to apprehend the above parties.

Yours very truly,
A. LIVINGSTON & SONS.

DAVENPORT, IOWA, RATING ASSOCIATION HAVE GOOD YEAR.

The Rating Association, now located in the Commercial Club, and in charge of its very efficient secretary, Miss Croul, has also had a very interesting year.

The calls received and answered during 1919 were 16,343 as compared with 10,000 in 1918. Average number of calls per day during 1919 was 53, as against an average of 32 calls per day during 1918.

The membership list on January 1, 1919, was 148; while the list on January 1, 1920, showed 171.

The cards on file in the office in 1919 were 65,000, while January 1, 1920, the number of cards on file is 68,000.

This bureau is enjoying financial prosperity and is in good shape financially. During the past year held a very successful banquet, out of which a Credit Club was organized for the credit men of Davenport, which has been of material assistance to all its members.

SECRETARY OF BALTIMORE CREDIT MEN QUILTS POST.

James R. Hewitt has resigned as secretary of the Baltimore Association of Credit Men to resume his former position as credit manager of The Hub department store. His resignation will not become effective until February 1. His place as secretary of the Credit Men's Association will be filled by the appointment of Ira L. Morningstar, of the Kingan Provision Co., now a director of the local association. Mr. Morningstar's place on the directorate was filled by the officials at a meeting held on January 13.

ROSENFIELD RETIRES; ROBERT STERN ELECTED AT DALLAS.

The Dallas Retail Credit Men's Association held its annual election of officers at its meeting last week. In his valedictory, the retiring president, Max J. Rosenfield, of Sanger Bros., urged closer co-operation between the retail credit men and the wholesale credit men of the city, two associations being maintained here, and also urged closer co-operation of both of these associations with the bankers. He endorsed the proposal for organization of a State association of retail credit men.

The following officers were elected: Robert Stern, president; Walter C. Temple, first vice-president; Otto Lang, second vice-president; J. E. R. Chilton, secretary; R. E. Hill, assistant secretary, and J. B. Adoue, Jr., treasurer.

Directors elected for one-year terms were Max J. Rosenfield, H. W. McMillan, E. E. Turquette, J. B. Heinonen, J. O. Yeargan, E. V. Mumpower, J. D. Van Winkle and W. O. Ferguson.

The Association in Dallas is composed of an active membership of 96 men and is affiliated with the Retail Credit Men's National Association.

MAHER APPOINTED CREDIT MANAGER AT GIDDING'S

A. J. Maher, formerly assistant to J. B. Auerbach, credit manager of Bloomingdale Brothers, has been appointed credit manager of the J. M. Gidding & Co., 564 Fifth avenue.

Mr. Maher succeeds S. Silas in this credit position. As far as is known, Mr. Silas has not as yet made connections with another firm.

CINCINNATI RETAILERS ELECT NEW OFFICIALS.

Cincinnati, Jan. 2.—D. C. Keller was elected president of the Retail Stores' association of the Chamber of Commerce at the organization meeting of the new Board of Directors. Robert W. Pogue was chosen vice-president, A. C. Weiss, treasurer, and H. E. Barnet, secretary.

LOCAL SECRETARIES PLEASE NOTE.

Mr. D. J. Woodlock, Sec'y,
Retail Credit Men's Nat'l' Assn.,
Equitable Bldg., St. Louis, Mo.

Dear Sir:

In your January issue of the Credit World I noticed a letter addressed to you by L. R. Tucker, Secretary of the Associated Retail Credit Men at San Francisco, with reference to placing his name on the mailing list of local associations' publications.

I personally think this a very good idea and I would be glad to have my name placed on any local publication of a credit nature and will be very glad to reciprocate by placing upon request the name of any secretary who may desire to receive our monthly copy of the "Credit Men," published by this Association.

Yours very truly,

I. S. LEVITT,
Secretary, Associated Retail Credit Men, 300
I. W. Hellman Bldg., Los Angeles, Calif.

Get a new member. Help us reach the ten thousand mark this year.

TULSA, OKLA.

This letter from Mr. J. C. Rayson tells how valuable is the information contained in the Credit World:

Tulsa, Okla., Jan. 6, 1920.

D. J. Woodlock, Sec'y, National Association, St. Louis, Mo.

Dear Mr. Woodlock: It is with a great deal of pleasure that I send you herewith newspaper clippings, letter and photograph of A. L. MOORE, which were sent to our Liberty National Bank by Charles M. Reed, Assistant Secretary of the Denver Retail Credit Men's Association, in which city Moore was recently captured and is now awaiting trial.

A. L. Moore is the man who is described on page 27 of your December Credit World as defrauding Tulsa Banks out of \$2025.00 by forgeries, which were so clever as to avoid detection by the most careful teller.

Our local bankers will recover at least half of their money, and have the satisfaction of seeing the forger prosecuted unless he works the trick that Frank Perkins did and gets away on a small bond.

This is an example of the direct advantage of being affiliated with the National Association, as the story in the December paper, caused the Denver Association to notify us that they had the man. Of course, we would probably have gotten the information later through the Burns or Pinkerton agencies or the American Bankers' Association, but as it was we got more prompt service in the matter.

Very truly yours,
J. C. RAYSON.

Nashville Wants B. L. Lucas

Some months ago a party by the name of B. L. Lucas passed a check for \$260.00 on one of our clients, drawn on Sheffield National Bank of Sheffield, Ala., and signed "Venable-App Co., by B. L. Lucas."

It developed that, while Lucas had been connected with the Venable-App Co., he was not employed at the time he drew this check and had no authority to draw check in the name of this firm.

Inquiry in Sheffield developed that he left there owing a number of parties and was supposed to have gone to the oil fields of Texas.

Our client has secured an indictment here

against Lucas and if anyone locates him they will please wire the office immediately.

Yours very truly,
THE JAMES-SANFORD AGENCY.

Nashville, Tenn., tells us to be on the lookout for checks No. 1508 drawn on the American National Bank, payable to John C. Davis, signed by James A. Dale, Pres. John P. Dale Mfg. Co., and checks payable to — Harrison, No. 1508, drawn on the American National Bank, signed by Art J. Dyer, Pres., Nashville Bridge Co., forgeries.

HARRISBURG, PA.

Mr. L. Michaels, care I. S. Harris Company, Pittsburg, Pa.

Dear Sir: On Friday, January 23rd, a party representing himself to be James E. Johnson attempted to purchase merchandise in the amount of \$69.50, tendering in payment a check amounting to \$107.30, this being signed by a Mr. J. N. Harrison, who he stated was his father-in-law, and as Saturday was his wife's birthday was making her a present of the coat. He was told this merchandise and balance amounting to \$37.80 in cash would be delivered to him Saturday morning.

It has developed this is a fraudulent check, the party tendering this having already attempted to defraud two other stores, but was unsuccessful, and is still at large.

He is 24 or 25 years of age, slim, smooth face, light complexion, good looking, well dressed, weight about 135, round felt hat.

We believe he may be headed your way, and thought it best to advise you, and suggest if this check were forwarded to the Retail Credit Men's National Association to be photographed and published in the Credit World it would be perhaps a means of apprehending the above mentioned party.

As we have no local association here, will you kindly take this matter in hand? We will also ask you to return the check to us after it has served its purpose.

Yours very truly,
BOWMAN & COMPANY,
G. P. Rubidge,
Credit Manager.

No. 44. Harrisburg, Penna. Jan 22 - 1920

The Merchant's National Bank

OF HARRISBURG, PA.

Pay to the
order of James, E. Johnson \$107.30
One Hundred - Seven and 30/100 Dollars
J. S. Garrison

ADDRESSES WANTED

Members are interested in locating the following persons. If you know anything regarding them, report at once to the National Office, where a record is kept of the member making inquiry. Members reporting names for these columns are urged to give the occupation of the "Skip."

Allen, H. L., Kaufman, Texas.
 Armstrong, J. B., 1134 L St., Lincoln, Nebr.
 Avery, Wayne W., 2015 N. 38th St. E. St. Louis or St. Louis.
 Banks, Winter, actor, formerly Chicago, Ill.
 Barr, Howard K., Barr Bros. Garage, 7408 Cedar, Cleveland, Ohio.
 Bassett, Mrs. H. A., formerly lived at Wichita, Kans., Oklahoma City, Lawton and Shawnee, Okla.; Newton, Kans., Lajunta and Holly, Calif.
 Beckley, W. B., traveling auditor, Frisco R. R. Co.; formerly of Springfield, Mo.
 Beckwith, Geo., pipe fitter, 963 Mariposa, Denver, Colo.; formerly lived at Benton, Ark.
 Bird, L. C., 1924 K St., Lincoln, Nebr.
 Boardman, G. P., 5826 Winthrop Ave., Chicago, Ill.
 Bodine, Mrs. H. C. (F.), 2212 Lewis Ave., Fresno, Calif.; also Pasadena, Calif.
 Brand, G. W., care of A. DeRoy Motor Car Co., Pittsburgh, Pa.
 Bryan, Mrs. H. M., 3320 Gunter St., Dallas, Texas.
 Burnett, J. W., 1500 Rose, Lincoln, Nebr.
 Busk, J., chauffeur, 1801 Prairie Ave., Chicago, Ill.
 Caldwell, J. E., railroader, Springfield, Mo.
 Callison, H. A., bank clerk, Indiana Harbor, Ind.
 Calvert, E. H., Essany Film Co., Chicago; later Indianapolis, Ind.
 Campbell, Leonard, promotor, Wonty Hotel, Springfield, Mass.
 Carr, Geo., real estate, Springfield, Mo.
 Casey, Marie, with newspaper in Casper, Wyo.; think in Butte or Billings, Montana.
 Clarkson, Geo. B., 709 Ohio Ave., Wichita Falls, Kans., oil stock salesman; usually at hotels; married, but seldom accompanied by wife.
 Clay, L. W., 133 W. 10th Ave., Denver, Colo., auto salesmen.
 Collette, A. B., Des Moines, Ia. This gentleman is usually connected with some specialty or promoting game of some kind, like slot machines, advertising schemes, programs, etc.
 Comstock, B. A., 1657 Logan Ave., Denver, Colo., C. B. & Q. Ry. ticket agent. Mrs. was in Omaha and later in Chicago, while Mr. was in the service.
 Conion, T. B., recruiting officer, Kansas City, Mo.
 Conway, F. B., Birmingham, Ala.
 Cook, O. E., 29 S. LaSalle St., Chicago, real estate.
 Cooke, W. E., Hotel Schenley, Pittsburgh, Pa.; formerly Pittsburgh Provision & Packing Co.
 Cooper J., 507 W. 8th St., Los Angeles, Calif.
 Cowell, Ed., Springfield, Mo., bookkeeper; last auditing in St. Louis.
 Crabb, Hazel, hospital employe, Iowa City, Iowa.
 Curtis, Mrs. Herbert G., Gaylord Bros., Toledo, Ohio.
 Curwen, Mrs. J. D., 7 Willow St., Boston, Mass.
 Daniels, E. M., 1421 Que, Lincoln, Nebr.
 Davis, Edgar W., Cumberland, Md.
 Dawson, Reva, Metropolitan Apts., Lincoln, Nebr.
 DeBerry, Mark, 3322 Lawton Ave., St. Louis (colored); works for a sponging company in Chicago, formerly with Manhattan Sponging Co., 16th and Morgan Sts., St. Louis.
 Decker, Valeria, student Iowa State University, Iowa City, Iowa.
 Densmore, Miss Hazel, 1336 L St., Fresno, Calif.
 Dinsmore, Mrs. J. A., Lansdowne, Pa.
 Douglas, Crane, actor Opera Club, Chicago, Ill.
 Douglass, Ray, last reported in Chicago, Ill., R. R. office clerk.
 Downey, H. E., 5234 Kenwoody Ave., Chicago, Ill., adv. solicitor.
 Dumber, Mrs. A., Kittanning, Pa.
 Dupre, Mrs. W. R., formerly Hotel Warrenton, 161 Madison Ave., N. Y., and Hotel Westminster, Boston.

Eddleman, S. L., Dallas, Texas, automobile business.
 Eldridge, Wm., 1216 Merchants Exch. Bldg., San Francisco, Calif., and New York City.
 Elkins, Miss Clare, 1339 L St., Fresno, Calif.
 Fagan, Aak, barber, 436 Brush St., Detroit, Mich.
 Fitts, Lieut. R. H., in army, Springfield Armory, Springfield, Mass.
 Freeman, P. K., traveling salesman, Birmingham, Ala.; said to have been in Atlanta, Ga., recently.
 Garringer, J. C., Mid-West Hotel, dealer in stocks and bonds; was in Los Angeles, later in New Orleans, La.
 Garson, Maurice M., Pittsburgh, Pa.; gone to Los Angeles, Calif.
 Gearing, Mrs. Agnes, 4017 Audubon Ave., E. St. Louis, Ill.
 Gehring, C. B., 1805 Vassar, Cleveland, Ohio; government inspector; now in Buffalo.
 Gould, Jay S., Service Scenic Co., Detroit, Mich., later Birmingham, Mich.
 Gifford, W. F., Sulphur Springs, Texas.
 Goodenough, H. E., Springfield, Mass., supposed to have been a lieutenant in army.
 Graham, R. W., auto salesman, Springfield, Mass., supposed to be in Colorado.
 Guild, Arthur H., formerly 131 Rowe St. Auburndale; vice-pres., Mfg. Appraisal Co., Cleveland, O., and N. Y.
 Hahn, C. W., Ashland Block, Chicago, Ill.
 Hampton, Wade, 2429 Washington St., Fresno, Calif.
 Harris, H. L., 4710 N. Racine Ave., Chicago, Ill.
 Harris, Tom, Loveland, Colo., restaurant.
 Hibbard, Arthur L., 1303 Root St., Flint, Mich.; last heard of in Rochester, N. Y.; also Palmyra, N. Y.
 Hinckley, H. R., West Penn. Hospital, Pittsburgh, Pa.
 Hines, Prof. Gabriel L., Penn. College for Women, Pittsburgh, Pa.; reported moved to Philadelphia.
 Hoody, H. H., oil promotor, Schuller Bldg., Chicago, Ill.
 Hoots, R. B., late address, 2103 W. 6th St., Wilmington, Del. Supposed to have gone to one of the western states, and connected himself with one of Childs' restaurants.
 Hopewell, B. C., Lindell Hotel, also Plattner-Yale, Lincoln, Nebr.
 Hughes, Grace D., Ypsilanti, Mich.; last heard of somewhere in California.
 Hughes, Nellie, business college student, Davenport, Iowa.
 Jepson, Anna and Helen, telephone employes, Iowa City, Iowa.
 Jones J. B., 1109 E. Weatherford St., Ft. Worth, Texas.
 Jones, Jas. W., Bureau of War Risk Ins. Field Force, U. S. Government, Washington, D. C.
 Jordan, Richard, Hearst Bldg., Chicago, Ill.
 Kennedy, E. A., El Reno, Okla.; hotel clerk.
 Kingsley, S. Eugene, 446 Amberson Ave., Pittsburgh, Pa.
 Kimura, Henry, care of Grand Cafe, Bayard, Nebr.
 Knox, J. Mason, believed to be in Boston, formerly in Newark and Orange, N. J.
 Koegh, Fred, Havelock.
 Krueger, Fred J., 3059 Williams, Denver, Colo., baker.
 Lee, Gus, Berryville, Ark.; J. L. Lee Tire Co.
 Lresher, B. E., U. S. Employment Bureau, Denver; is now supposed to be in Baltimore, Md.
 Lewis, L. R., 5102 Kenmore Ave., Chicago, Ill.
 Little, C. M., 14 So. State St., Chicago, Ill.; shoe salesman.
 Lowrey, W. W., restaurant, Sterling, Colo.; is supposed to be in Thermopolis, Wyo.
 Lutmer, Henry A., 847 E. Colfax, Denver, Colo.; salesman.
 McCarroll, N. L., formerly in army, now supposed to be in Hayes or Shreveport, La.
 McDonald, Geo., late address, 1026 Smith St., Flint, Mich.; auto business.
 McMillen, R. B. (Mrs. K. E.), Cleveland, Ohio; also Minneapolis, Minn.

Maas, Frank W., formerly Marbridge Bldg., New York.

Maas, Frank W., North American Bldg., Chicago, Ill.

Mann, J. E., Pittsburgh, Pa.

Marble, Irving H., formerly 1139 Commonwealth Ave., Boston, and 1141 Commonwealth Ave., Allston.

Marley, J. C., Oil Exchange, Kansas City and Clinton, Mo.; was local manager of the Enid Oil Exchange, a branch of the Tulsa Oil Exchange.

Matherson, Mr. Arthur L., formerly 567 State St., Trenton, N. J.; supposed to have moved to Ohio.

Merker, Claude G., Pittsburgh, later Brooklyn, N. Y.

Merrick Mrs. Wm. K. (M. A.), Crafton, Pa., later New York City.

Millington, H. E., 7203 Lexington, Cleveland, Ohio; possibly in Philadelphia, Pa.

Milns, F. C., Ellenberg, Washington; supposed to be R. R. clerk.

Mitchell, John D., formerly Pleasant St., Malden, Mass.; has worked in Malden Auditorium as an electrician and in the West End Garage; later in U. S. service.

Mitchell, W. H., jeweler, Enid, Okla.

Montcalm, Paul de, with French Commission, later Brooklyn, N. Y.

Moon, Robert H. (Amy H.), Chicago, Ill.

Moorhead, Mr. John A., Belle Harbor, L. I., New York.

Morgan, W. J., Enid, Okla.; enlarges pictures or sells Underwood & Underwood views.

Muchine, W. M., 811 Eastwood Ave., Chicago, Ill.

Murphy, Chas. J., 3542 Grand Blvd., Chicago, Ill.; supposed to be in Springfield, Ill.

Murdock, Ora, 1206 G St., Lincoln, Nebr.

Nebinger, F. M., late address, 510 Melyn Pl., Graniteville, Staten Island, N. Y.; formerly draughtsman, Sun Shipbuilding Co., Chester, Pa.

Noble, Harvey S., Erie, Pa.

Noel, L. C., Kansas City, Mo.

Nordlie, C. S., photoplay employee, Pittsburgh, New Haven and New York City.

Norrlin, Mr. E. H., Newport News, Va.

O'Rourke, R., formerly Wichita Falls, now believed to be in Tulsa, Okla., oil operator.

Otto, R. Waldo, Pittsburgh, Pa., or Jamestown, N. Y.

Patterson, C. E., Gas or Oil Pipe Line, Tulsa, Okla.

Patterson, Harry W., Kansas City, Mo.

Peacock, R. M., Winchester, Ind.; 5 years in U. S. Army.

Perryman, A. F., 1017 Booklyn St., Springfield, Mo.

Pickard, Dr. George E., Pittsburgh, Pa.; supposed to have gone to California.

Porter, W. G., formerly of McKinney, Texas, now believed to be in Trinidad or Denver, Colo.

Powell, B. G., graphonola salesman, Birmingham, Ala.; formerly Atlanta, Ga.

Preach, F. E., Pittsburgh, Pa.; went to McAlester, Okla.

Preston, G. H., care of W. M. Council Real Estate Co., Ben Avon.

Price, Earl E., expert tire man and vulcanizer, Perry, Iowa.

Raulstone, D. J., 401 Union Arcade Bldg., Pittsburgh, Pa.

Ray, C. E., railroader, moved to Enid to Wellington, Okla.

Reising, Chas. H., 3805 Grand Blvd., Chicago, Ill.

Reecia J., 212 Oliver Ave., Pittsburgh, Pa., and Boston, Mass.

Robb, Frank, Robb Motor Co., Chicago, Ill.

Roberts, A. C., 1951 W. 65th St., Cleveland, O.

Robertson, Mrs. Jas. C., traveling fgt. agt., Missouri Pacific R. R. Co.

Robinson, Mrs. Gilbert L., Thornburg, Pa.; gone to New York City.

Roop, C. E., millwright, Springfield, Mo.; reported to be at 5231a Wells.

St. Clair, J. Edward, Pittsburgh, Pa., later New York City.

Salyers, Charles H., Pittsburgh, Pa., later East Liverpool.

Sautley, John A., theatre manager, Springfield, Mo.; supposed to be in New York City.

Scaff, Hooper, 212 Southern Ave., Shreveport, La.; formerly Dallas, Texas.

Schleicher, Henry B., traveling salesman, Brooklyn, N. Y.

Shutter, Mrs. H. R. (nee Agnes J. Bruce), Bruce St., Pasadena, Calif.

Scott, H. E., 4202 Troost St., Kansas City.

Selby, R. A. (G. B.), Box 481, Fresno, Calif.

Sexton, Walter H., Y. M. C. A. Director, Oak Park, Ill.

Sharpe, Mrs. Wm. Frederick, Chicago, Ill.

Shingleton, Wm., engineer, 870 N. State St., Chicago, Ill.

Simberg, J. P., athletic instructor, Brooklyn, N. Y.

Skinner, L. R., Valpariso, Ind.

Small, Mrs. A. E., formerly Mt. Clair, N. J., and 52 Broadway, N. Y.

Smith, Miss Lovie, waitress, formerly Blue Grass Hotel, St. Louis; supposed to be in Detroit, Mich.

Span, M. C., G. G. Sheridan Co., Dallas, Tex.; also San Francisco, Calif.

Steale, A. B., 2529 Fullerton Ave., Chicago, Ill.; in the army at Camp Dix, Dallas, Tex.

Stevens, A. L., machinist, Springfield, Mo.; reported to be in Kansas City, Mo.

Stinmeyer, Miss Elvira, 208 Abbey, Fresno, Calif.; formerly of San Francisco.

Struk, Anna, hotel waitress, Clinton, Iowa.

Talmadge, Haines, 161 Charlotte Ave., Detroit, Mich.; said to have gone to California.

Taunt, James, Sherman, Texas.

Thompson, J. V., 5506 Columbia Ave., Dallas, Tex.; formerly care of Cooper Switzer Oil Co., Burkhardt, Texas.

Tipton, Mrs. H. M., 547 Riverside Drive, previous address California; she claims that her husband works for the Adamant Iron & Steel Co.

Tomlinson, Walter C., druggist, 6900 Bennett St., Pittsburgh, Pa.; moved to Detroit, Mich.

Towns, Kirk, last heard of in New York City.

Trott, W. L., Philadelphia, Pa.

Tucker, Jay W., life ins. agt.; last reported in Houston, Texas.

Tudor, Guy L. (Inez M.), Emsworth, Pa.; reported in Massillon, Ohio.

Turkleson, John, last heard of at 4618 Penn Ave., Pittsburgh, Pa.; granite business.

Turner, Dr. Francis M., Pittsburgh, Pa., Aeolian Bldg., New York City. Reading, Pa.

Underhill, Lemuel J., Brooklyn, N. Y.

Vance, Miss Katherine E., Detroit, Mich.

Van Vechter, Mrs. Anna, 5430 Center Ave., Pittsburgh, Pa.

Varner, J. E., salesman, Omaha, Nebr.; formerly Des Moines, Iowa.

Vaughn, C. W., Mrs. S. K., Bridgeport, Ohio.

Viles, E. L., Springfield, Mo.; reported at Denver, Colo.

Von Wallsheim, Dr. E., 427 Oakdale Ave., Chicago, Ill.

Walker, M. E., 106 Lei Leu Earl, Lincoln, Nebr.

Walraven, W. E., Walraven Bros., Dallas and later of the Gamer Paper Co., Ft. Worth, Texas.

Wand, H. A., 7 E. Oak St., Chicago, Ill.; later in New Orleans, and Oklahoma City, Okla.

Watkins, Dr. John A., U. S. Marine Hospital, Pittsburgh, Pa.

Webb, Edward J., Murdocksville, Pa.

Weil, J. B., Coco Cola Bottling Wks., Nashville, Tenn.

Wehrman, Raymond, student State University, Davenport, Iowa.

Werkenstein, Lee, formerly with Great Southern Life Ins. Co., Houston, Texas. This party is passing checks signed J. L. Markham.

Wertenstein, A., 2829 Center Ave., Pittsburgh, Pa.; last reported at Mt. Clemens, Mich.

White, Garnet D., 1111 Crown St., Denver, Colo., auto tire agency.

White, R. A., Stromberg Motor Device Co., Chicago, Ill.

Wilkinson, Boone, Sherman Hotel; supposed to be connected with theatrical business, Chicago, Ill.

Williams, Percy R., 126 N. Dearborn St., Chicago, Ill.; post cards and calendars, etc.; formerly resided in Columbus, Ohio.

Williams, Mrs. W. W., 2829 Center Ave., Pittsburgh, Pa.; later Mt. Clemens, Mich.

Wimpsett, A. C., working for Moose Lodge, reported in Sioux City, Iowa.

Wintrup, Fred, M., street car conductor, Springfield, Mass., talks with strong English accent.

Wolff, Samuel, 3317 N. 19th St., Chicago, Ill., John Hancock Ins.

Wood, John H., care of Commercial Hotel, Eads, Colo.; formerly in hotel business.

Woodford, G. L., Kelsburg Hotel, Chicago, Ill.

COLLECTION SERVICE

Advertisements of Members Soliciting Your Collections

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223-26 First National Bank Building
W. V. TREAMMELL, Secretary-Manager
Thoroughly Organized Collection
and Reporting Departments
The Recognized Bureau of the Associated Retail
Credit Men of Birmingham

**THE HENRY
MERCANTILE AGENCY**
COLLECTIONS,
ADJUSTMENTS,
REPORTS
HARRY CONLEY, Mgr.
WILMINGTON, DEL.

**BUSINESS MEN'S
PROTECTIVE ASSOCIATION**
Composed of Tucson's Representative
Merchants
L. G. MOORE, Sec'y
Southern Arizona Bank Bldg.
TUCSON, ARIZ.

**ILLINOIS
CREDIT REFERENCE EXCHANGE**
FREDERICK L. DAVIES,
Manager and Secretary Associated Retail
Credit Men of Chicago.
35 SOUTH DEARBORN STREET,
CHICAGO

**H. G. BITTLESTON
LAW & COLLECTION AGENCY, Inc.**
Old, Established.
Fully equipped for all Southern California
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Member of Los Angeles Association
Our Motto:—"We Get the Coin"—"We Pay"

**CREDIT MEN'S ASSOCIATION
of NORTHERN KENTUCKY**
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Accounts solicited in Cincinnati, Ohio
Covington, Newport, Bellevue, Dayton,
Kentucky
Commercial Law League Rates
COVINGTON, KY.

VICTOR FORD COLLINS
ATTORNEY AT LAW
■
Suite 1111, Van Nuys Building
LOS ANGELES, CALIF.

**BONDED ADJUSTMENT CO.
(Incorporated)**
LEE L. SIMONS, Mgr.
COLLECTIONS—ADJUSTMENTS
806 InterSouthern Bldg.,
Louisville, Ky.
Associated Office United States Fidelity
& Guaranty Co. - Every Claim Bonded

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ATTORNEY AND
COUNSELOR AT LAW
—
417-421 Higgins Building
LOS ANGELES, CALIF.

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Collections and Reports
Springfield, Mass.

Established 1909 CLAUDE KING, Pres.
Collections Everywhere

**THE RETAIL MERCHANTS
CREDIT ASSOCIATION**
300-310 I. W. Hellman Bldg.
LOS ANGELES, CALIF.

The recognized bureau of the Associated
Retail Credit Men of Los Angeles

**MINNEAPOLIS ASSOCIATED
CREDIT EXCHANGE**
(Incorporated)
S. L. GILFILLAN, Sec'y and Mgr.
314 Nicollet Ave.
MINNEAPOLIS, MINN.

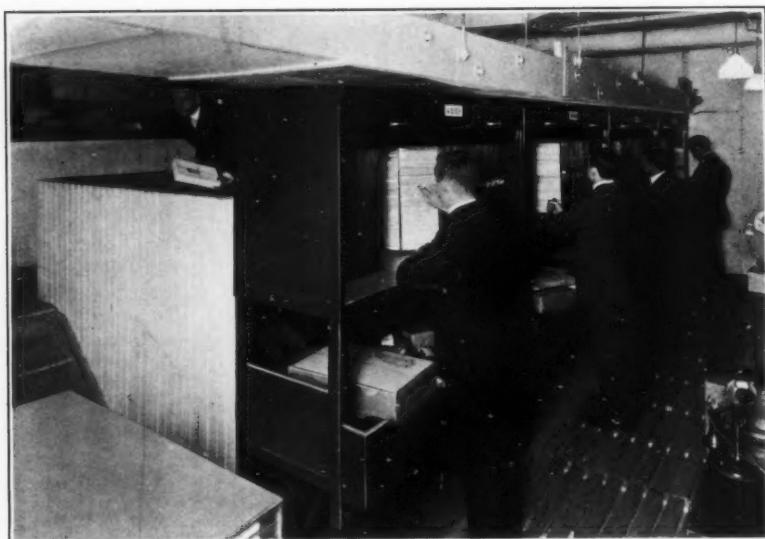
COLLECTION SERVICE

Advertisements of Members Soliciting Your Collections

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| <p>ASSOCIATED RETAIL CREDIT MEN Equitable Building ST. LOUIS, MO. JOHN K. LORD, JR., Counsel M. W. BROOKS, Manager</p> <p>Operated in connection with the Bureau of the St. Louis Association</p> | <p>CINCINNATI, OHIO ERNEST R. GWINNER, Mgr. THE L. ROESCHER COLLECTING CO. Founded 1877</p> <p>Collections or Legal Business in vicinity of Cincinnati or elsewhere</p> |
| <p>FREMONT RETAIL MERCHANTS ASSOCIATION H. L. HIMES, Sec'y Branch of the Federation of Nebraska Retailers FREMONT, NEBR.</p> | <p>PORTRLAND, OREGON EMMONS & EMMONS Attorneys at Law 728-731 MORGAN BLDG. Collections 50%—Reports \$1.00 Refer to John V. Farwell Co., Chicago. Frankel Frank Co., Kansas City, Mo. Any Bank, Portland, Oregon.</p> |
| <p>GEO. S. KAIGHN <input type="checkbox"/> MERCANTILE COLLECTIONS AND ADJUSTMENTS <input type="checkbox"/> Lawyers Building NEWARK, N. J.</p> | <p>MERCHANTS GUARANTEE CO. Credit Information and Collections Adjustments a Specialty <input type="checkbox"/> GEO. W. WEBSTER, Pres. <input type="checkbox"/> Merchants Guarantee Building LANCASTER, PA.</p> |
| <p>EDWARD WEST Attorney South Jersey Reporting Company—A. J. Levington, Mgr. 555 FEDERAL STREET CAMDEN, N. J. <input type="checkbox"/> Personal Service</p> | <p>THE JAMES-SANFORD AGENCY NASHVILLE, TENN. <input type="checkbox"/> Prompt, Efficient Collection Service Twenty-five Years in Business <input type="checkbox"/> Remit same day as Collect and can give rating on everyone in Davidson County</p> |
| <p>RETAIL MERCHANTS ASSOCIATION <input type="checkbox"/> 701-716 Chamber of Commerce Bldg. BUFFALO, N. Y. <input type="checkbox"/> Thoroughly Organized Collection and Credit Reporting Departments</p> | <p>OGDEN, UTAH MERCHANTS CREDIT BUREAU M. STEWART, Mgr. Bonded for \$5,000.00 to State of Utah <input type="checkbox"/> WE GET THE MONEY Suite 202 Eccles Building OGDEN, UTAH</p> |
| <p>CREDIT BUREAU OF GREATER GRAND FORKS FRANK MCKERNAN, Manager GRAND FORKS, N. D.</p> <p>Collections</p> | <p>KENOSHA RETAILERS ASSN. KENOSHA, WISC. <input type="checkbox"/> If We Don't Collect No One Can</p> |

"GOOD SERVICE" AT BEST & CO., NEW YORK

See Opposite Page



"CHARGE—SEND"

Rand Visible Tube Equipment in steel cabinets. Packages slide under table



"CHARGE—TAKE"

90,000 names in Rand Traco Cabinets—every one visible

"GOOD SERVICE" AT BEST & CO., NEW YORK

By Marshall Lamb.

Of Prompt Pay, Good Credit and Good Service, in this modern day of intense competition, high prices, high wages and higher living, not the least important of these is Good Service.

In fact, Service is one of the biggest and likewise one of the hardest worked words in the Credit Man's vocabulary. The public demands service and what the public wants it generally wants in a hurry. Hence, the popular conception of service as a synonym for speed.

Conservation of business and financial resources, on the other hand, demands Prompt Pay and Good Credit as emphatically as Good Service. Care and caution are essential. The ideally efficient Credit Department will successfully maintain authorizations with absolute accuracy and at the same time without any sacrifice of speed.

Best & Company, operating one of the largest department stores in New York City, have found in the RAND Visible Index a solution to the double jointed problem of speed and accuracy. Two authorizing stations, "Charge Send" and "Charge Take," are maintained by them, in both of which all credit information is visualized on RAND Credit Control Equipment to assure accuracy and deliver the service the public demands.

The "Charge send" station maintains a list of 110,000 names on panels of transparent tubes, each panel having a capacity of 376 tubes. Each transparent tube contains a perforated strip of paper on which is written the name, address and credit rating of a customer. The panels are carried in steel cabinets equipped with roll front steel curtains and locks and are electrically lighted.

There are four package bins, one under each of the four cabinets which control the different subdivisions of the alphabet. All packages that are to be delivered are thrown into a spiral chute, which has an opening from every floor, and are carried to a sorting table in the delivery department, where a sorter sorts the packages alphabetically, and throws them into the proper bins.

The authorizers, standing in front of the cabinets, authorize from the charge slips that are attached to the packages and if the authorization can be made "O. K." the slips are stamped, the originals being reattached to the packages and the duplicates dropped into a container which later goes to the Bookkeeping Department.

Packages on which the charges have been "O. K.'d" are thrown overhead onto a conveyor belt which carries them to another sorting table, where they are sorted according to route and turned over to the drivers for delivery.

Packages which are received in the Authorization Department on which credit cannot be authorized are piled up awaiting further instructions from Mr. G. W. Waterford, Credit

Manager. A statistical report made by the Credit Department of Best & Company proves that authorization from the RAND Visible Credit Control System can be made seven times faster than by any other known method, which fact assures Best & Company's customers the highest possible degree of efficiency in handling their credit authorizations. The speed with which these authorizations can be made has eliminated absolutely any holding up of packages from the late hours in the afternoon, and has made it possible to put them through the delivery department, clearing up all goods on hand, before the closing hour.

In the "Charge Take" station, thirty-six RAND Traco Cabinets are installed, each containing 2720 five by three Upstanding records. Each record is protected at the top with a transparent tube of fibrelloid exposing three-sixteenths of an inch of the record, carrying name, address and credit rating of each customer, always visible. It is not necessary for the authorizer to even raise a card in making an authorization.

Lamson tubes are maintained in this department for the purpose of relaying from the cash tube room all slips covering purchases to be charged and taken. When a charge slip is received in this department it is taken from the carrier and reference made by simply pulling out the proper Traco panel which allows 200 records to be seen at a glance.

The fact that each panel contains a certain subdivision of the alphabet makes possible 100 per cent efficiency in the operation of this equipment and as a result it requires only three minutes to make an authorization from the time the charge slip is forwarded from any department in Best & Company's store to the "Charge Take" authorizing station, entirely eliminating any inconvenience for the customer or embarrassment to the store.

Three credit authorizers in this department authorize credits from a list of 90,000 active charge accounts. The speed and accuracy which results through the use of the RAND Visible Credit Control Equipment has not only increased the efficiency of the Credit Department but has allowed the clerks in the various departments of the store to increase their own personal efficiency as they are now able to handle a great many more customers than could be handled if ordinary methods were used in authorizing the charges made in these various departments.

This efficient organization and equipment assists Best & Company in rendering their customers really Good Service. By speeding up and maintaining accurate authorizations the task is done efficiently and economically. Both store and customer are spared the embarrassment of waiting for the charge O. K. Authorizers are relieved of the inclination to "Take a Chance" when speed is essential. Records are never lost or misfiled. Positive credit control is an actual realization.

RESOLUTIONS ON THE DEATH OF

ALFRED F. GERLICH

Credit Manager Mannheimer Bros., St. Paul, Minn.
Killed in Automobile Accident November 22, 1919

WHEREAS, Alfred F. Gerlich, a charter member of this association, was for eleven years closely affiliated with its activities, serving it faithfully and efficiently with his time and labor whenever called upon, in unstinted measure, with a willing cheerfulness indicative of the esteem in which he held this organization and its objects, and,

WHEREAS, He endeared himself to his fellow-members by his conduct, gaining their friendship and esteem by his counsel and advice, securing the regard and affection of those with whom he was closely associated, gaining a reputation for prudence and sagacity, a credit man to whom the profession could point with a sense of pride, and,

WHEREAS, The hand of Providence has taken him at a time when it seemed to us that he might have been permitted to remain and continue his labors among us, leaving us with a sense of loss in his departure, and yet with a grateful feeling for the memories he leaves with us in the life he lived and the services he rendered, and,

WHEREAS, It is eminently fitting and proper that this association should express itself and make a permanent record of its appreciation, be it therefore

RESOLVED, That the St. Paul Retail Credit Men's Association, in regular meeting assembled, does gratefully acknowledge the loyal and faithful services rendered by Alfred F. Gerlich during his membership in this association, bears witness to his integrity and character and sincerely deplores his untimely departure, and that, in humble submission to Divine Providence and as a token of respect to the memory of our departed friend we silently bow our heads for one minute, and be it further

RESOLVED, That these resolutions be spread upon the records of this Association and a copy thereof be forwarded to his family.

RETAIL CREDIT MEN'S ASSOCIATION OF ST. PAUL.

J. C. Barnes, Jr., Sec. *[Signature]*

A GOOD COUNTER CHECK.

Below is a copy of counter check issued to the members of the Local Association at Tulsa, Okla.



TULSA, OKLA., _____ 192_____

(Write name of Bank or Trust Company on above line)

(Name of City and State)

PAY TO _____

OR ORDER, \$ _____

DOLLARS

I hereby represent that the amount drawn for in this check is on deposit to my credit in the above named institution, free from any claims and acknowledge that this amount has been paid to me upon my representation of such facts.

And if for any reason the same is not paid when properly presented, I hereby agree that in case same is placed in the hands of an attorney for collection that \$10.00 and 10% may be added as attorney's fees.

(Original check 7 1/4 x 3 inches)

If ever a lesson were needed by our people, it is that of thrift and savings, and we wish to do our part in sending abroad a message that capital accumulated from the savings of the people is a form of thrift that will serve us in good stead when emergencies come. As the public capital is the accumulation of private savings, there must be given encouragement to the people, especially to the youth of the nation, to set aside a portion of their earnings and not spend to the utmost, as earnings

are made or income is received. Thrift in private life is a national asset, and every impulse toward it should be developed and given the seal of approval by our government and organizations interested in the public welfare. We have been favored as a nation, but to rely on unbroken, never ending sunshine and not prepare against dark days of need is most unwise. The guiding principles of our people, from the highest to the least, should be to save a little out of the present abundance to help in capital building."

I Don't Know a Thing About Credits
BUT I DO KNOW ALL ABOUT CIGARS
I've Made Them for Thirty Years



“O'CONNELL'S SPECIAL”

Is made for the man who appreciates a Good Smoke



I SELL THEM DIRECT FROM THE BENCH TO YOU

No Retailer's Profits No Commissions No Expensive Bands
No Fancy Labels or Wrappers

THE VALUE IS ALL IN THE CIGAR



I Sell the **Best Ten Cent Cigar You Ever Smoked** and the
Price is the same for One or Ten Thousand

PACKED IN CEDAR BOX—SHIPPED ANYWHERE

| | |
|-----------------|---------|
| Box of 25..... | \$ 2.50 |
| Box of 50..... | 5.00 |
| Box of 100..... | 10.00 |



LET YOUR WIFE JUDGE

Light an **O'Connell Special** in Your Home and Hear What She
Says When She Gets the Aroma



J. V. O'CONNELL, President

O'CONNELL CIGAR COMPANY

WEBSTER GROVES, MISSOURI



*Let Me Furnish Cigars for Your Local Association Meetings
They Will Increase the Attendance*

Fitting the right man
to the right job—
Personnel Control.

Faster Credit Service—
Far Less Cost.

More Orders
from the same
number of
Customers.

Guarding against shortages and
over-stocking—Stock Control.

More Customers from
the same number of
Prospects.

Where your Cost-Records
Stand—Seen in an Instant.

Visible Records

Make Business Control Easier—and Cheaper

JUST glance over the six sketches above—some one or two surely illustrates a place in your business where RAND will prove itself.

Each illustration represents a FACT—a fact which such firms as The Quaker Oats Co., Ford Motor Co., Marshall-Field & Co., Harvard University, Standard Oil Co., Burroughs Adding Machine Co., United Drug Co., Blackstone Hotel, Du Pont Powder Co., and countless other users of RAND Visible System of Card-Records are glad to endorse.

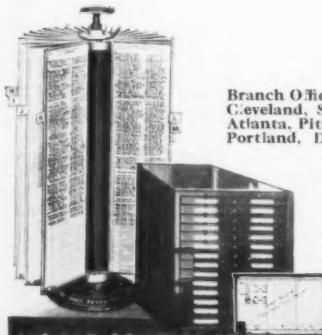
They know! They have tried the old-fashioned card-in-the-box records—they know the difference when using RAND Visible Records. They have found out that record-finding is **seven times faster** with RAND equipment, and that one clerk using RAND does the work of four.

Isn't their experience enough to make you at least inquire as to whether RAND could help your business? A question addressed to the Home Office will receive prompt attention.

DEPT. A-1

THE RAND COMPANY
North Tonawanda, N. Y.

Branch Offices: New York, Chicago, Boston, Buffalo, Philadelphia, Detroit, Cleveland, Syracuse, Providence, Washington, Salt Lake City, San Francisco, Atlanta, Pittsburgh, Kansas City, Baltimore, St. Louis, Dallas, Minneapolis, Portland, Denver, Seattle, Spokane, Tacoma, Los Angeles and Honolulu.



RAND
VISIBLE BUSINESS-CONTROL

RAND will
visualize your
present card
system.

VISIBLE CONTROL OF CREDITS·PRODUCTION·PERSONNEL·STOCK·SALES·PROMOTION·

